



FORM PTO-1449 <u>INFORMATION DISCLOSURE STATEMENT</u>	ATTY. DOCKET NO. 1481.0240000	APPLICATION NO. 09/641,394
	APPLICANTS Machado Jr. et al.	
	FILING DATE August 18, 2000	GROUP 3621

U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
JW	AA1	3,808,410	04/1974	Schlesinger	235	156	
	AB1	4,015,366	04/1977	Hall, III	47	1	
	AC1	4,040,629	08/1977	Kelly	273	278	
	AD1	4,218,755	08/1980	Root	364	900	
	AE1	4,766,539	08/1988	Fox	364	401	
	AF1	4,784,150	11/1988	Voorhies et al.	128	800	
	AG1	5,063,506	11/1991	Brockwell et al.	364	402	
	AH1	5,128,861	07/1992	Kagami et al.	364	403	
	AI1	5,128,862	07/1992	Mueller	364	405	
	AJ1	5,130,925	07/1992	Janes et al.	364	420	
	AK1	5,140,523	08/1992	Frankel et al.	364	420	

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AL1	01-236396	09/1989	JP	G07G	1/14	
	AM1	01-259488	10/1989	JP	G07G	1/12	
	AN1	02-268396	11/1990	JP	G07G	1/14	
	AO1	02-299059	12/1990	JP	G06F	15/20	
	AP1	04-077896	03/1992	JP	G07G	1/12	

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)			
AR	1	Banham, R., "Reinsurers Seek Relief in Computer Predictions", August 1993, pp. 14-16, 18-19, XP002082269, p. 14, col. 1, line 1, col. 2, line 29.	
AS	1	Best, D.L. and Pryor, S.P., <i>Air Weather Service Model Output Statistics System Project Report</i> , United States Air Force, Entire Report submitted (October 1983).	
AT	1	Brennan, P.J., "Portfolio Managers Weather Global Risk Management Challenge," <i>Wall Street Computer Review</i> , Dealer's Digest, pp. 20-22, 24, 54 and 56 (October 1989).	

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U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
JW	AA2	5,168,445	12/1992	Kawashima et al.	364	403	
	AB2	5,189,606	02/1993	Burns et al.	364	401	
	AC2	5,208,665	05/1993	McCalley et al.	358	86	
	AD2	5,237,496	08/1993	Kagami et al.	364	401	
	AE2	5,250,941	10/1993	McGregor et al.	340	825.63	
	AF2	5,253,165	10/1993	Leiseca et al.	364	407	
	AG2	5,283,865	02/1994	Johnson	395	161	
	AH2	5,295,064	03/1994	Malec et al.	364	401	
	AI2	5,295,069	03/1994	Hersey et al.	364	419.17	
	AJ2	5,309,355	05/1994	Lockwood	364	401	
	AK2	5,377,095	12/1994	Maeda et al.	364	401	

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AL2	04-135271	05/1992	JP	G06F	15/21	
	AM2	04-353970	12/1992	JP	G06F	15/24	
	AN2	05-189406	07/1993	JP	G06F	15/20	
	AO2	06-076161	03/1994	JP	G07G	1/06	
	AP2	06-149833	05/1994	JP	G06F	15/21	

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)			
	AR	2	Cave, T., "Weather Service Is A Boon To System Dispatchers," <i>Transmission &amp; Distribution</i> , Intertec, pp. 165-166 and 168-169 (August 1991).
	AS	2	<i>Demand Modeling &amp; Forecasting System Product Description</i> , Printed from DIALOG File No. 256, 1 page (August 1984 - Product Release Date).
	AT	2	<i>Down to Earth Sales Analysis 3.1 Product Description</i> , Printed from DIALOG File No. 256, 1 page (April 1989 - Product Release Date).

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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
JW	AA3	5,491,629	02/1996	Fox et al.	364	20	
	AB3	5,521,813	05/1996	Fox et al.	364	401	
	AC3	5,796,932	08/1998	Fox et al.	395	161	
	AD3	5,832,456	11/1998	Fox et al.	705	10	
	AE3	6,021,402	02/2000	Takriti	705	412	
	AF3	6,418,417	07/2002	Corby et al.	705	35	
	AG3	6,584,447	06/2003	Fox et al.	705	10	
	AH3						
	AI3						
	AJ3						
	AK3						

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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AL3						Yes No
	AM3						Yes No
	AN3						Yes No
	AO3						Yes No
	AP3						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AR	3	Ehrenberg, A.S.C. et al., "The After-Effects of Price-Related Consumer Promotions", <i>Journal of Advertising Research</i> , Advertising Research Foundation, Vol. 34, No. 4, pp. 11-21 (July/August 1994).
	AS	3	Engle, R.F. et al., "Modelling Peak Electricity Demand", <i>Journal of Forecasting</i> , John Wiley & Sons, Vol. 11, No. 3, pp. 241-251 (April 1992).
	AT	3	Gotschall, Mary G., "Bullish on weather," <i>Electric Perspectives</i> , Washington, Vol. 23, No. 5, p. 30, 8 pgs (September/October 1998).

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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
JW	AA4						
	AB4						
	AC4						
	AD4						
	AE4						
	AF4						
	AG4						
	AH4						
	AI4						
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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AL4						Yes No
	AM4						Yes No
	AN4						Yes No
	AO4						Yes No
	AP4						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AR	4	Hunter, R., "Forecast for Weather Derivatives: Hot Derivatives Strategy," May 1999, pp. 1-6, XP002133864, as printed from <a href="http://derivatives.com/magazine/arrive/1998/0598feal.asp">http://derivatives.com/magazine/arrive/1998/0598feal.asp</a> p. 1, line 1--p. 6, line 9.
	AS	4	Hurrell, M., "The Weather Business," <i>Intercity</i> , pp. 29, 31 and 32 (February 1991).
↓	AT	4	IMREX Demand Forecasting System Product Description, Printed from DIALOG File No. 256, 1 page (1984 - Product Release Date).

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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
JW	AA5						
	AB5						
	AC5						
	AD5						
	AE5						
	AF5						
	AG5						
	AH5						
	AI5						
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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AL5						Yes No
	AM5						Yes No
	AN5						Yes No
	AO5						Yes No
	AP5						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AR	5	Jensen, C. and Anderson, L. <i>Harvard Graphics: The Complete Reference</i> , Osborne McGraw-Hill, pp. 5, 16, 17, 126-129 and 737-747 (1990).
	AS	5	Lucchetti, A., "Cold Winter On the Way? Some bet on it," <i>Wall Street Journal</i> , November 6, 1997.
↓	AT	5	Malliaris, M., "Beating the Best: A Neutral Network Challenges the Black-Scholes Formula," <i>Proceedings of the Conference on Artificial Intelligence for Applications</i> , US, Los Alamitos, IEEE Comp. Soc. Press, 1993, pp. 445-449, XP000379639, ISBN: 0-8186-3840-0, p. 445, col. 1, line 16, p. 446, col. 1, line 17.

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## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
JW	AA6						
	AB6						
	AC6						
	AD6						
	AE6						
	AF6						
	AG6						
	AH6						
	AI6						
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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AL6						Yes No
	AM6						Yes No
	AN6						Yes No
	AO6						Yes No
	AP6						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AR	6	Microsoft Access User's Guide, Microsoft Corporation, pp. 22-27, 36-39, 326-335, 370-372 and 395-447 (1992).
	AS	6	Microsoft Excel User's Guide, Microsoft Corporation, pp. 280-281, 596-601 and 706-709 (1993).
	AT	6	Mitchell, R. et al., "Where No Computer Has Gone Before: Massively Parallel Processing Promises Unparalleled Performance," <i>Business Week</i> , McGraw-Hill, pp. 80-84 and 88 (November 25, 1991).

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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
JW	AA7						
	AB7						
	AC						
	AD7						
	AE7						
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	AG7						
	AH7						
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FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AL7						Yes No
	AM7						Yes No
	AN7						Yes No
	AO7						Yes No
	AP7						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)			
	AR	z	"Origins of Option Pricing Techniques," "The Black and Scholes Model," "The Black and Scholes Model," and "Graphs of the Black Scholes Model," as printed from <a href="http://bradley.bradley.edu/about.arr/bsm">http://bradley.bradley.edu/about.arr/bsm</a> , April 9, 1997, (8 pages).
	AS	z	Schwartz, S., "Modeling tools aid in financial risk management," <i>Insurance &amp; Technology</i> , Vol. 21, No. 4, pp. 20-21 (April 1996).
	AT	z	Stix, G., "A Calculus of Risk," <i>Scientific American</i> , pp. 92-97 (May 1998).

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## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
JW	AA8						
	AB8						
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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AL8						Yes No
	AM8						Yes No
	AN8						Yes No
	AO8						Yes No
	AP8						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AR	8	Studwell, A., "Weather Derivatives," 11 <sup>th</sup> Conference on Applied Climatology, January 10-15, 1999, pp. 36-40, XP00089822, p. 36, col. 1, line 1-p. 40, col. 1, line 33.
	AS	8	The Weather Initiative, (Brochure), The Met Office, 23 pages (1990).
	AT	8	Turvey, C. G., "Weather Derivatives and Specific Event Risk," August, 1999, pp. 1-11, XP002133865, as printed from <a href="http://agecon.lib.umn.edu/aaea99/sp99/sp99/tu02.pdf">http://agecon.lib.umn.edu/aaea99/sp99/sp99/tu02.pdf</a> , p. 2, line 1, p. 8, line 2.

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## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
JW	AA9						
	AB9						
	AC9						
	AD9						
	AE9						
	AF9						
	AG9						
	AH9						
	AI9						
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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AL9						Yes No
	AM9						Yes No
	AN9						Yes No
	AO9						Yes No
	AP9						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AR	9	Turvey, Calum, "Weather Derivatives for Specific Event Risks in Agriculture," <i>Review of Agricultural Economics</i> , American Agricultural Economics Association, Vol. 23, No. 2, pp. 333-51 (Spring/Summer 2001).
	AS	9	Upbin, B., "Betting against God," <i>Forbes</i> , Vol. 162, No. 1, p. 108(1) (July 6, 1998).
↓	AT	9	English-language Abstract of Japanese Patent Publication No. 01-236396, from <a href="http://www1.ipdl.jpo.go.jp">http://www1.ipdl.jpo.go.jp</a> , 1 Page (September 21, 1989 - Date of publication of application).

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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
JW	AA9						
	AB9						
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FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AL9						Yes No
	AM9						Yes No
	AN9						Yes No
	AO9						Yes No
	AP9						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)			
	AR	<u>10</u>	English-language Abstract of Japanese Patent Publication No. 01-259488, from <a href="http://www1.ipdl.jpo.go.jp">http://www1.ipdl.jpo.go.jp</a> , 1 Page (October 17, 1989 - Date of publication of application).
	AS	<u>10</u>	English-language Abstract of Japanese Patent Publication No. 02-268396, from <a href="http://www1.ipdl.jpo.go.jp">http://www1.ipdl.jpo.go.jp</a> , 1 Page (November 2, 1990 - Date of publication of application).
↓	AT	<u>10</u>	English-language Abstract of Japanese Patent Publication No. 02-299059, from <a href="http://www1.ipdl.jpo.go.jp">http://www1.ipdl.jpo.go.jp</a> , 1 Page (December 11, 1990 - Date of publication of application).

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	AL9						Yes No
	AM9						Yes No
	AN9						Yes No
	AO9						Yes No
	AP9						Yes No

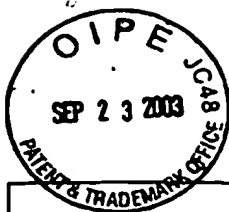
## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AR	<u>11</u>	English-language Abstract of Japanese Patent Publication No. 04-077896, from <a href="http://www1.ipdl.jpo.go.jp">http://www1.ipdl.jpo.go.jp</a> , 1 Page (March 11, 1992 - Date of publication of application).
	AS	<u>11</u>	English-language Abstract of Japanese Patent Publication No. 04-135271, from <a href="http://www1.ipdl.jpo.go.jp">http://www1.ipdl.jpo.go.jp</a> , 1 Page (May 8, 1992 - Date of publication of application).
↓	AT	<u>11</u>	English-language Abstract of Japanese Patent Publication No. 04-353970, from <a href="http://www1.ipdl.jpo.go.jp">http://www1.ipdl.jpo.go.jp</a> , 1 Page (December 8, 1992 - Date of publication of application).

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JW	AA9						
	AB9						
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	AM9						Yes No
	AN9						Yes No
	AO9						Yes No
	AP9						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)			
AR	12	English-language Abstract of Japanese Patent Publication No. 05-189406, from <a href="http://www1.ipdl.jpo.go.jp">http://www1.ipdl.jpo.go.jp</a> , 1 Page (July 30, 1993 - Date of publication of application).	
AS	12	English-language Abstract of Japanese Patent Publication No. 06-076161, from <a href="http://www1.ipdl.jpo.go.jp">http://www1.ipdl.jpo.go.jp</a> , 1 Page (March 18, 1994 - Date of publication of application).	
AT	12	English-language Abstract of Japanese Patent Publication No. 06-149833, from <a href="http://www1.ipdl.jpo.go.jp">http://www1.ipdl.jpo.go.jp</a> , 1 Page (May 31, 1994 - Date of publication of application).	

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JW	AA9						
	AB9						
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	AL9						Yes No
	AM9						Yes No
	AN9						Yes No
	AO9						Yes No
	AP9						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AR	13	Copy of International Search Report from PCT Appl. No. PCT/US99/23452, 5 pages, mailed Jun. 4, 2000.
	AS	13	
	AT	13	

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